

JUN 14 2011

**Proposed Agenda for Examiner Interview Proposed for June 21, 2011****(1:00 p.m. - telephonic)****Ser. No. 10/070,221 // 2222.6090001****Participants:**

For PTO: Examiner Canh Le

For Applicants: Jason Eisenberg (Registration No. 43,447)  
Adam Fowles (Registration No. 65,005)

Dear Examiner Le:

I would appreciate the opportunity to discuss the outstanding rejections and any suggestions you might be able to provide that might advance the prosecution of this application.

For example, I would like to discuss the final office action, cited references, and the following proposed exemplary claim amendment to overcome the cited references.

**Exemplary Proposed Claim Amendment**

11. (Currently Amended) A method, comprising:  
receiving a first request, from a service device, for information regarding authentication of a user and identifying a price of a product or service to be purchased by the user, wherein the first request is in response to a transaction at the service device;

authenticating the user for the transaction before confirming the transaction with the user completing the transaction in response to determining that the price is below a first threshold amount, which corresponds to a first authentication level; and

authenticating the user for the transaction after completing confirming the transaction with the user in response to determining that the price is above the first threshold amount and less than or equal to a second threshold amount, which corresponds to a second authentication level, wherein the first threshold amount is less than the second threshold amount,

wherein the confirming comprises:

transmitting to a mobile communications device a second request for user identification information in response to receiving the first request;

receiving the user identification information from the mobile communications device in response to the second request;

comparing the user identification information and authentication information to generate comparison results; and

using the comparison results for the confirmation.

**Discussion**

The applied reference, Taro, is directed to an electronic banking system and electronic commerce service provider equipment. (See Taro, [0001].) Electronic commerce service provider equipment 1-6 hosts a web page for electronic commerce on the internet. (*Id.* at [0023].) A user machine/information terminal 1-1, connected to the internet through a telephone terminal 1-2, may transmit order data to the equipment 1-6; when this occurs, the equipment 1-6 connects with

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an electronic banking authentication system 1-7 via an internet communications network. (*Id.*) The authentication system 1-7 proceeds to perform authentication for electronic banking regarding the requesting user. (*Id.* at [0024].) The authentication system 1-7 calls back the user's telephone terminal 1-2 to obtain secrecy information from the telephone network 1-3 which is connected to the telephone terminal 1-2. (*Id.* at [0025].)

Thus, Taro discloses a system where the user machine/information terminal 1-1 connects through the telephone terminal 1-2 to make an order through electronic commerce service provider equipment 1-6. Equipment 1-6 then connects with the authentication system 1-7 to carry out authentication of the electronic commerce. The authentication system connects again with telephone terminal 1-2 to receive secrecy information from the user.

Taro does not disclose at least "transmitting *to a mobile communications device a second request* for user identification information in response to receiving the first request; receiving the user identification information *from the mobile communications device* in response to the second request; comparing the user identification information and authentication information to generate comparison results; and using the comparison results for the confirmation," as recited in claim 11 (emphasis added). Instead, Taro discloses that the authentication system 1-7 contacts the same user terminal 1-1 through the telephone terminal 1-2 as is used by the user terminal 1-1 to place the original order.

The applied references Justice, French, Shuichi, and Shunichi, alone or in combination, fail to remedy this deficiency in Taro.

We look forward to our telephone interview. Please contact Adam Fowles if you have any questions or comments:

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Best Regards,

Adam Fowles

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